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STERNBERG AND ASSOCIATES

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**FILED**

1 DAVID M. STERNBERG (State Bar No. 96107)  
2 DAVID M. STERNBERG & ASSOCIATES

3 540 Lennon Lane  
4 Walnut Creek, California 94598  
5 Telephone: (925) 946-1400  
6 Facsimile: (925) 932-6986

7 Attorneys for LUIS G. BARRIOS  
8 in the Bankruptcy Case Only  
9 No General Appearance is Being Made

2008 AUG 12 P 2:12

RICHARD W. WIEKING  
CLERK  
U.S. DISTRICT COURT  
NO. DIST. OF CA. S.J.

10 **UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF CALIFORNIA  
SAN JOSE DIVISION**

11 CARLOS H. PEREZ, individually and on  
12 behalf of the general public,

13 Plaintiff,

14 vs.

15 GMAC MORTGAGE USA  
16 CORPORATION, et al.,

17 Defendants.

Case No.: C08-01972-JW-HRL

NOTICE OF STAY

**BY FAX**

18 To the CLERK OF THE U.S. DISTRICT COURT OF CALIFORNIA, NORTHERN DISTRICT, SAN  
19 JOSE DIVISION:

20 NOTICE IS HEREBY GIVEN that the foregoing case was stayed by the Chapter 7 Bankruptcy  
21 filing of LUIS G. BARRIOS. Attached hereto is a copy of the Notice of Chapter 7 Bankruptcy Case.

22 Dated: August 8, 2008

DAVID M. STERNBERG &amp; ASSOCIATES

By 

David M. Sternberg, Esq.  
Attorneys for Luis G. Barrios

Notice of Stay

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FORM B9A (Chapter 7 Individual or Joint Debtor No Asset Case) (12/07)

Case Number 08-43706 RN 7

**UNITED STATES BANKRUPTCY COURT**

Northern District of California (Oakland)

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/16/08.

You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Luis Barrios  
aka Luis Naranjo  
235 Reflections Dr. # 16  
San Ramon, CA 94583

Elizabeth Campos  
aka Elizabeth Campos-Lefevre, aka Elizabeth Barrios  
235 Reflections Dr. # 16  
San Ramon, CA 94583

Case Number:  
08-43706

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-4624  
xxx-xx-7619

Attorney for Debtor(s) (name and address):

David M. Sternberg  
Sternberg and Coad-Hermelin  
540 Lennon Ln.  
Walnut Creek, CA 94598  
Telephone number: (925)946-1400

Bankruptcy Trustee (name and address):

Paul Mansdorf  
1563 Solano Ave. #703  
Berkeley, CA 94707  
Telephone number: (510)526-5993

**Meeting of Creditors**

Date: August 13, 2008

Time: 03:00 PM

Location: Office of the U.S. Trustee, 1301 Clay St. Room 680N, Oakland, CA 94612

**Important Notice to Individual Debtors:** The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors.

**Presumption of Abuse under 11 U.S.C. § 707(b)**

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

**Deadlines:**

Papers must be received by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 10/14/08****Deadline to Object to Exemptions:**

Thirty (30) days after the conclusion of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.****Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:  
1300 Clay Street #300 (94612)  
Post Office Box 2070  
Oakland, CA 94604-2070  
Telephone number: 510-879-3600

Hours Open: Monday - Friday 9:00 AM - 4:30 PM

For the Court:

Clerk of the Bankruptcy Court:  
Gloria L. Franklin

Date: 7/17/08

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**PROOF OF SERVICE****Carlos H. Perez v. GMAC Mortgage USA****Northern District Court of California, San Jose Division Case No. C08-01972-JW-HRL**

I am over the age of eighteen years and not a party to the within action. I am a resident of or employed in the county where the mailing occurred. My residence or business address is: 540 Lennon Lane, Walnut Creek, California 94598. On the date listed below, I served the following document:

**1. NOTICE OF STAY.**

Fred W. Schwinn, Esq.  
CONSUMER LAW CENTER, INC.  
12 South First Street, Suite 1014  
San Jose, CA 95113-2418  
Telephone: (408) 296-6100  
Facsimile: (408) 294-6100

**Attorneys for Plaintiff CARLOS H. PEREZ**

Balám O. Letona, Esq.  
LAW OFFICE OF BALÁM O. LETONA, INC.  
1347 Pacific Avenue, Suite 203  
Santa Cruz, CA 95060-3940  
Telephone: (831) 421-0200  
Facsimile: (831) 621-9659

**Attorneys for Plaintiff CARLOS H. PEREZ**

☒ **BY FIRST CLASS MAIL.** I caused such envelope with postage thereon fully prepaid to be placed in the U.S. mail, Walnut Creek, California.

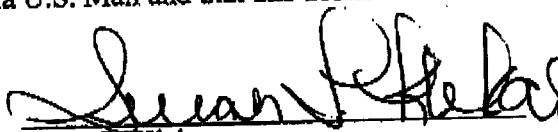
☐ **BY FEDERAL EXPRESS.** I caused such envelope to be deposited in a Federal Express Box for overnight delivery in Walnut Creek, California.

☐ **BY PERSONAL SERVICE.** I caused such envelope to be delivered by hand to the offices of the addressee as indicated above.

☐ **VIA FACSIMILE TRANSMISSION.** By sending true copies thereof transmission to the parties and/or counsel of record.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct; that I am readily familiar with the business practice for collection and processing of documents for transmitting via U.S. Mail and that this declaration is executed at Walnut Creek, California.

**DATED: August 12, 2008**

  
Susan L. Klekar